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DEC 01 1997

Richard T. DiBenedetto
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Defendant Pro Se

AT 8:30 *AM*
WILLIAM T. WALSH
CLERK

UNITED STATES DISTRICT COURT
DISTRICT OF NEW JERSEY

WALSH SECURITIES, INC.,

Civil Action No. CV 97-3496
(WGB)

Plaintiff,

Hon. William G. Bassler

CRISTO PROPERTY MANAGEMENT,
LTD., A/K/A G.J.L. LIMITED, DEK
HOMES OF NEW JERSEY, INC.,
OAKWOOD PROPERTIES INC.,
NATIONAL HOME FUNDING, INC.,
CAPITAL ASSETS PROPERTY
MANAGEMENT, L.L.C., WILLIAM J.
KANE, GARY GRIESER, ROBERT
SKOWRENSKI, II, RICHARD CALANNI,
RICHARD DIBENEDETTO, JAMES R.
BROWN, THOMAS BRODO, RONALD J.
PIERSON, STANLEY YACKER, ESQ.,
MAICHAEAL ALFIERI, ESQ., RICHARD
PEPSNY, ESQ., ANTHONY M. CICALESE,
ESQ., LAWRENCE M. CUZZI, ANTHONY
D'APOLITO, DAP CONSULTING, INC.,
COMMONWEALTH LAND TITLE
INSURANCE COMPANY, NATIONS TITLE
INSURANCE OF NEW YORK INC.,
FIDELITY NATIONAL TITLE INSURANCE
COMPANY OF NEW YORK, and COASTAL
TITLE AGENCY.

*ANSWER TO
AMENDED COMPLAINT*

JURY TRIAL DEMANDED

Defendants.

To:
Michael Chertoff (MC 6790)
Geoffrey S. Berman (FB 0851)
Robert A. Magnanini (RM 7356)
LATHAN & WATKINS
One Newark Center, 16th Floor
Newark, New Jersey 07101-3174
(201) 639-1234
Attorneys for Plaintiff
Walsh Securities, Inc.

DEFENDANT RICHARD DIBENEDETTO hereby answers the complaint as follows:

1. This Defendant has no factual basis to answer this allegation.
2. This Defendant has no factual basis to answer this allegation.
3. This Defendant has no factual basis to answer this allegation.
4. This Defendant has no factual basis to answer this allegation.
5. This Defendant has no factual basis to answer this allegation.
6. This Defendant has no factual basis to answer this allegation.
7. This Defendant has no factual basis to answer this allegation.
8. This Defendant has no factual basis to answer this allegation.
9. This Defendant has no factual basis to answer this allegation.
10. This Defendant has no factual basis to answer this allegation.
11. This Defendant has no factual basis to answer this allegation.
12. This Defendant has no factual basis to answer this allegation.
13. Admitted
14. This Defendant has no factual basis to answer this allegation.
15. This Defendant has no factual basis to answer this allegation
16. This Defendant has no factual basis to answer this allegation.
17. Denied
18. This Defendant has no factual basis to answer this allegation.
19. This Defendant has no factual basis to answer this allegation.
20. This Defendant has no factual basis to answer this allegation.
21. This Defendant has no factual basis to answer this allegation.
22. This Defendant has no factual basis to answer this allegation.
23. This Defendant has no factual basis to answer this allegation.
24. This Defendant has no factual basis to answer this allegation.
25. This Defendant has no factual basis to answer this allegation.

26. This Defendant has no factual basis to answer this allegation.
27. This Defendant has no factual basis to answer this allegation.
28. This Defendant has no factual basis to answer this allegation.
29. This Defendant has no factual basis to answer this allegation.
30. This Defendant has no factual basis to answer this allegation.
31. This Defendant has no factual basis to answer this allegation.
32. This Defendant has no factual basis to answer this allegation.
33. Denied
34. Denied
35. Denied
36. This Defendant has no factual basis to answer this allegation.
37. This Defendant has no factual basis to answer this allegation.
38. This Defendant has no factual basis to answer this allegation.
39. This Defendant has no factual basis to answer this allegation.
40. This Defendant has no factual basis to answer this allegation.
41. This Defendant has no factual basis to answer this allegation.
42. This Defendant has no factual basis to answer this allegation.
43. This Defendant has no factual basis to answer this allegation.
44. This Defendant has no factual basis to answer this allegation.
45. This Defendant has no factual basis to answer this allegation.
46. This Defendant has no factual basis to answer this allegation.
47. This Defendant has no factual basis to answer this allegation.
48. This Defendant has no factual basis to answer this allegation.
49. This Defendant has no factual basis to answer this allegation.
50. This Defendant has no factual basis to answer this allegation.
51. This Defendant has no factual basis to answer this allegation.

52. Where this allegation submits that the values of properties were artificially inflated, this Defendant denies.

53. Where this allegation relates to this defendant, this Defendant denies.

54. Where this allegation relates to this defendant, this Defendant denies.

55. This Defendant has no factual basis to answer this allegation.

56. This Defendant has no factual basis to answer this allegation.

57.

(a.) This Defendant has no factual basis to answer this allegation.

(b.) This Defendant has no factual basis to answer this allegation.

(c.) This Defendant has no factual basis to answer this allegation.

(d.) Where this allegation relates to this Defendant, Denied.

(e.) Where this allegation relates to this Defendant, Denied

1. Where this allegation relates to this Defendant, Denied.

2. Where this allegation relates to this Defendant, Denied.

3. This Defendant has no factual basis to answer this allegation.

4. This Defendant has no factual basis to answer this allegation.

5. This Defendant has no factual basis to answer this allegation.

6. This Defendant has no factual basis to answer this allegation.

7. This Defendant has no factual basis to answer this allegation.

8. This Defendant has no factual basis to answer this allegation.

(f) This Defendant has no factual basis to answer this allegation.

(g) This Defendant has no factual basis to answer this allegation.

(h) This Defendant has no factual basis to answer this allegation.

(i) This Defendant has no factual basis to answer this allegation.

(j) This Defendant has no factual basis to answer this allegation.

(k) 1) This Defendant has no factual basis to answer this allegation.

- 2) This Defendant has no factual basis to answer this allegation.
- 3) This Defendant has no factual basis to answer this allegation.
- (l) This Defendant has no factual basis to answer this allegation.
- (m) As to this claim of "inflated amounts of the appraisals", the Defendant denies the allegation.

58.

- (a.) This Defendant has no factual basis to answer this allegation.
 1. This Defendant has no factual basis to answer this allegation.
 2. This Defendant has no factual basis to answer this allegation.
 3. This Defendant has no factual basis to answer this allegation.
 4. This Defendant has no factual basis to answer this allegation.
 5. This Defendant has no factual basis to answer this allegation.
 6. This Defendant has no factual basis to answer this allegation.
 7. This Defendant has no factual basis to answer this allegation.
 8. This Defendant has no factual basis to answer this allegation.
 9. This Defendant has no factual basis to answer this allegation.
- (b.) 1) This Defendant has no factual basis to answer this allegation.
 - 2) This Defendant has no factual basis to answer this allegation.
 - 3) This Defendant has no factual basis to answer this allegation.
 - 4) This Defendant has no factual basis to answer this allegation.
 - 5) This Defendant has no factual basis to answer this allegation.
 - 6) This Defendant has no factual basis to answer this allegation.
 - 7) This Defendant has no factual basis to answer this allegation.
 - 8) This Defendant has no factual basis to answer this allegation.
 - 9) This Defendant has no factual basis to answer this allegation.

repeats a. *answers a.* COUNT I

60. Defendant ~~all~~ *responses* to every allegation of paragraphs 1 through 59 as if fully set forth herein.

61. This Defendant has no factual basis to answer this allegation.

62. This Defendant has no factual basis to answer this allegation.

63. This Defendant has no factual basis to answer this allegation.

64. This Defendant has no factual basis to answer this allegation.

65. This Defendant has no factual basis to answer this allegation.

66. This Defendant has no factual basis to answer this allegation.

a. This Defendant has no factual basis to answer this allegation.

b. This Defendant has no factual basis to answer this allegation.

67. As to this claim, the Defendant denies the allegation.

68. This Defendant has no factual basis to answer this allegation.

a. As to this claim, the Defendant denies the allegation.

b. This Defendant has no factual basis to answer this allegation.

c. This Defendant has no factual basis to answer this allegation.

Count a. *action a.*
WHEREFORE, on this *12*, Defendant prays that the Court dismisses the ~~suit~~ against this Defendant, and order the Plaintiff to pay all costs associated with this claim as it pertains to this Defendant.

COUNT II

69. Defendant repeats each and every answer of paragraphs 1 through 68 as if fully set forth herein.

70. This Defendant has no factual basis to answer this allegation.

71. This Defendant has no factual basis to answer this allegation.

72. This Defendant has no factual basis to answer this allegation.
73. This Defendant has no factual basis to answer this allegation.
 - a. As to this claim, the Defendant denies this allegation.
 - b. This Defendant has no factual basis to answer this allegation.
 - c. This Defendant has no factual basis to answer this allegation.

WHEREFORE, on this Count, Defendant prays that the Court dismiss the action against this Defendant, and order the Plaintiff to pay all costs associated with this claim as it pertains to this Defendant.

COUNT III

74. Defendant repeats all answers to every allegation of paragraphs 1 through 73 as if fully set forth herein.
75. As to this claim, the Defendant denies this allegation.
76. This Defendant has no factual basis to answer this allegation.
77. This Defendant has no factual basis to answer this allegation.
78. This Defendant has no factual basis to answer this allegation

WHEREFORE, on this COUNT, Defendant prays the Court dismisses the action against this Defendant, and order the Plaintiff to pay all costs associated with this claim as it pertains to this Defendant.

COUNT IV

79. Defendant repeats each and every answer of paragraphs 1 through 78 as if fully set forth herein.
80. This Defendant has no factual basis to answer this allegation.
81. This Defendant has no factual basis to answer this allegation.
82. This Defendant has no factual basis to answer this allegation.
83. This Defendant has no factual basis to answer this allegation.
84. This Defendant has no factual basis to answer this allegation.

WHEREFORE, on this COUNT, Defendant prays that the Court dismiss the action against this Defendant, and order the Plaintiff to pay all costs associated with this claim as it pertains to this Defendant.

COUNT V

85. Defendant repeats all answers to every allegation of paragraphs 1 through 84 as if fully set forth herein.
86. This Defendant has no factual basis to answer this allegation.
87. This Defendant has no factual basis to answer this allegation.
88. This Defendant has no factual basis to answer this allegation.
89. This Defendant has no factual basis to answer this allegation.
90. This Defendant has no factual basis to answer this allegation.
91. This Defendant has no factual basis to answer this allegation.

WHEREFORE, on this COUNT, Defendant prays that the Court dismiss the action against this Defendant, and order the Plaintiff to pay all costs associated with this claim as it pertains to this Defendant.

PRAYER FOR RELIEF

WHEREFORE, Defendant demands judgment against the Plaintiff for all costs incurred by this Defendant in this action.

AFFIRMATIVE DEFENSES

1. Plaintiff is barred by the doctrine of unclean hands.
2. Plaintiff is barred by its own actions.
3. Plaintiff is barred by its own conspiratorial fraud.
4. Plaintiff is barred by the doctrine of estoppel.
5. Plaintiff is barred because this Defendant did nothing wrong or actionable in its association with plaintiff.

DEMAND FOR TRIAL BY JURY

Defendant hereby demands a jury for all issues for which it has a right to a trial by jury.

Dated: November 20, 1997

Richard DiBenedetto
384 Greenwich Street
Bergenfield, NJ 07621
Telephone: 201-385-8214
Defendant Pro Se

Richard DiBenedetto